

User guide for BKS BizzNet

August, 2026

BKS Bank

Naše srce kuca za vaše želje.

Content

1. BKS BizzNet in general	3
1.1. BKS BizzNet functionalities:	3
1.2. Technical prerequisites for using the BKS mBank application	3
2. Working in the BKS BizzNet	4
2.1. Log in the BKS BizzNet	4
a) Login with token	4
b) Login BizzNet info	5
2.2. Home page (My bank)	6
2.3. Payments	8
2.4. Statements	9
2.5. Review of transactions and orders	9
2.6. Orders	10
2.7. Accessories	10
2.7.1. Currency list	10
2.7.2. Templates	10
2.8. Documents	11
2.9. Support	12
2.10. Profile	13
3. Logout of the application, price list of services and user guide	14
4. Security of application use and mobile device changes	14
5. Contact information	15

1. BKS BizzNet in general

BKS BizzNet is a service intended for clients, legal entities, who have an open account for payment in BKS Bank AG, Main Branch Croatia. You can contract the BKS BizzNet electronic banking service for legal entities at any BKS Bank AG branch in Croatia.

1.1. BKS BizzNet functionalities:

- Overview of balances on transaction accounts,
- Review of transactions by transaction accounts,
- View and print statements on transaction accounts,
- Entry of domestic and foreign payment orders,
- Downloading documents
- Sending a summary order in SEPA (PAIN.001) format,
- Download excerpts in SEPA (CAMT.053) format,
- Signing multiple orders at the same time,
- Review of the exchange rate list of the Bank and the CNB,
- Issuing a payment order in advance with the possibility of revocation before the execution date,
- Current execution of payments to the accounts of other payment system participants who have an account with the Bank,
- Contracting and changing standing orders,
- Contracting mobile banking,
- Sending requests for BON2 and IOS,
- Request for selling or buying foreign exchange at special rate

1.2. Technical prerequisites for using the BKS mBank application

a) Supported operative systems:

- Windows 7
- Windows 8.x
- Windows 10
- Mac OS
- Linux

b) Supported web browsers:

- Microsoft Edge
- Google Chrome
- Apple Safari
- Mozilla Firefox

c) Acrobat Reader (latest version recommended)

d) JAVA (latest version recommended)

2. Working in the BKS BizzNet

2.1. Log in the BKS BizzNet

Login to BKS BizzNet can be done in following ways:

a) Login with token

If you login to the electronic banking via a token (HW / SW), the user name data must be filled in (existing clients can find the data on BKS BizzNet under the option **Profile - OTP user name**, while new clients receive the data when contracting the service) , token serial number (located on the back of the HW token behind the S / N symbol or inside the **BKS mToken** application). After that, it is necessary to enter a one-time OTP (APPLI 1) generated by the token device and click on the **Login** button.

BKS Bank

 Croatian

Token login



User name
The username identifies the user and the token device

Token device serial number
Enter serial number from Your HW token device / mToken app



Token OTP (APPLI1)
Enter OTP from Your token device

- Turn on Your token device / run mToken app
- Enter the PIN in Your token device / Enter the PIN in Your mToken app
- For HW token: Select APP 1
- Write the OTP from Your token device to the field TOKEN OTP (APPLI1) / Write one-time key from Your mToken app.

Login

[Login BizzNet info](#)

Start using the BKS mBank application!

A simple, quick and secure way to control your finances. Scan the QR code and download the application from Google Play or App Store.



BKS Bank AG

b) Login BizzNet info

If the **BizzNet info** service is used to access electronic banking, it is necessary to enter the **username** and **password** that are received via e-mail when activating the service.

After entering the required data, a **one-time OTP** comes to the mobile device after which entries are applied to electronic banking.

BKS Bank

 Croatian

Login BizzNet info



Username



Password

Login

[Token login](#)

Start using the BKS mBank application!
A simple, quick and secure way to control your finances. Scan the QR code and download the application from Google Play or App Store.



BKS Bank AG

BKS Bank

 Croatian

Enter the SMS token



Dear,



SMS token
Enter the SMS token that you have received on your mobile phone (expires at: 14:01)

Login

[Token login](#) | [Login BizzNet info](#)

Start using the BKS mBank application!
A simple, quick and secure way to control your finances. Scan the QR code and download the application from Google Play or App Store.



BKS Bank AG

2.2.Home page(My bank)

After logging in the electronic banking, the home page opens:

(HR18 2488 0011)

D.O.O.)

MIODRAG JAKUS

Profile | Log out

My Bank

Payments

Statements

Transactions

Orders

Accessories

Documents

Helpdesk

Fast actions

My Bank

Default account

Current account

D.O.O.

HR18 2488 0011

Limit: 0,00 EUR

1.064,51 EUR

Available balance: 1.064,51 EUR

Queue: 2.103,30 EUR

Payment order

Statements

Date	Balance	Statement no.
03.08.2026	1.067,81 EUR	38
31.07.2026	1.072,81 EUR	37
29.07.2026	1.108,81 EUR	36
28.07.2026	1.134,99 EUR	35
21.07.2026	1.161,17 EUR	34

Statements

Last transactions

Date	Purpose	Amount
03.08.2026	test	-3,00 EUR
03.08.2026	test2	-2,00 EUR
31.07.2026	test8	-8,00 EUR
31.07.2026	test7	-7,00 EUR
31.07.2026	test6	-6,00 EUR

Transactions & orders

The home page contains the most important information about the client's account. In the middle. Different combinations of notifications can be set in the menus depending on the client's needs, such as: **Statements, Recent transactions, Queue, Balance movement, Selected account, Daily traffic.**

My Bank

The dashboard is divided into three main sections:

- Default account:** Shows the current account (D.O.O., HR18 2488 0011) with a limit of 0,00 EUR. The current balance is **1.064,51 EUR**. Available balance is 1.064,51 EUR and queue is 2.103,30 EUR. A 'Payment order' button is at the bottom.
- Statements:** A menu with options: Statements, Graph balance, Queue, Daily transactions, and Account balances. Below is a table of account balances:

Date	Balance	Count	Icons
28.07.2026	1.134,99 EUR	35	Print, Download, Refresh
21.07.2026	1.161,17 EUR	34	Print, Download, Refresh

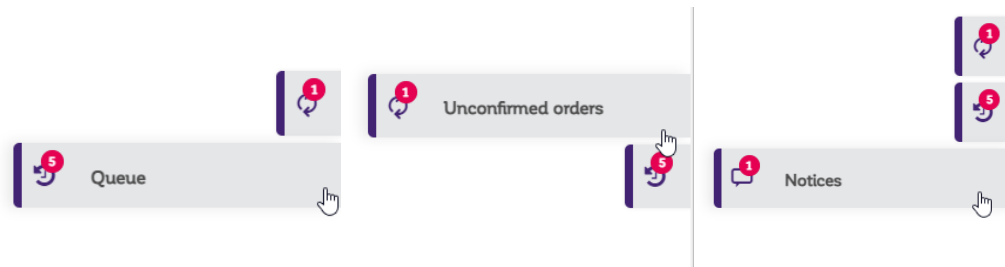
 A 'Statements' button is at the bottom.
- Last transactions:** A table of recent transactions:

Date	Purpose	Amount
03.08.2026	test	-3,00 EUR
03.08.2026	test2	-2,00 EUR
31.07.2026	test8	-8,00 EUR
31.07.2026	test7	-7,00 EUR
31.07.2026	test6	-6,00 EUR

 A 'Transactions & orders' button is at the bottom.

At the top of the page is the selected account of the legal entity for which the data is displayed. If there are authorizations for several accounts of legal entities, in the drop-down menu, next to the IBAN of the account, the desired account is selected.

In the right corner of the home page there are various notifications for the client such as: **Queue orders, Unconfirmed orders, Rejected or canceled orders, Bank notifications.**



Below the client account information is a **Payment Order** button that serves as a shortcut to redirection to payment entry. In addition to the **Payment Order** button, there are shortcuts for Viewing **Statements** and **Viewing Transactions and Orders**.

At the bottom of the **My Bank** home page, information on customer accounts, loans and all active products is available, as well as the possibility of contracting standing payment orders and mobile banking.

Also, on the home page, an overview of orders is available in the following statuses: **Unconfirmed, Queued and Rejected Orders**. In the above overview, there are options to change the date of entered orders, delete and confirm entered orders.

Accounts
Loans
All active products
All inactive products

+
Add product

Arrange a standing order or mobile banking

Unconfirmed orders on the account:

Unconfirmed orders 1
Orders in queue 5
Rejected orders 0/0

Change the date
Delete selected
Delete all
Confirm selected

☐ Payee
Payer
Purpose
Value date
Date of entry
Amount
Status
Options

Accounts
Savings
Loans
All active products
All inactive products

Loan

51003984
Date of maturity: 01.06.2038
5.071.216,90 EUR

+
Add product

Arrange a standing order or mobile banking

2.3. Payments

Selecting the **Payment** option accesses all options related to payment by accounts, such as: **Payment order**, **Payment order files**, **International payment**, **Standing orders**, **Templates** and **Exchange office**:

Payments

Payment orders

Packages

International payment

Standing orders

Templates

Currency exchange

2.4. Statements

By selecting the **Statements** option, it is possible to download Account Statements in **PDF, FINA HUB3 and ISOXML** format.

Statement

2.5. Review of transactions and orders

By selecting the option **View transactions and orders**, it is possible to view the turnover in the last 12 months and the Archive of payment orders as well as other order statuses: Unconfirmed orders, Queued orders and Rejected orders.

Transactions & orders

In the overview of transactions and orders, it is possible to search for transactions by account using filters.

The filter is opened by clicking on the icon: and a screen opens where the following search parameters can be filled:

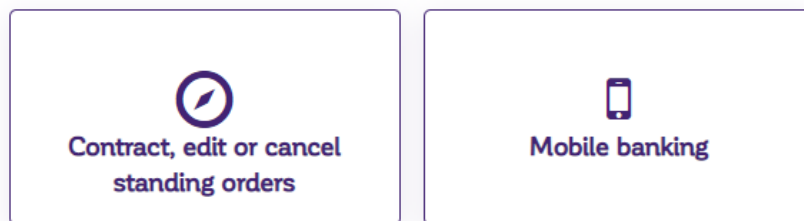
Transactions & orders

The obtained search results can be downloaded in both PDF and XLS format by selecting a specific icon.

2.6. Orders

By selecting the **Order** option, you can access the possibilities of contracting, editing and canceling standing payment orders, as well as contracting and reviewing the status of mobile banking:

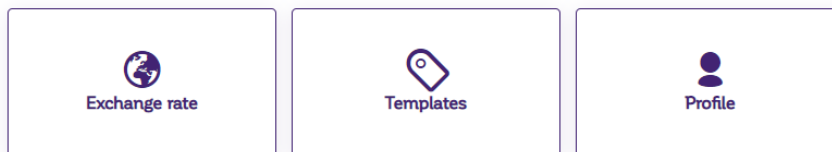
Orders



2.7. Accessories

Selecting the **Accessories** option accesses options such as reviewing the Exchange Rate List, Templates, and editing the Client Profile:

Accessories



2.7.1. Currency list

The exchange rates listed on the exchange rate list of BKS Bank AG, the Main Branch in Croatia and on the list of the Croatian National Bank are shown, namely foreign exchange purchases, medium and foreign exchange sales.

2.7.2. Templates

In the Templates menu, you can view, enter and edit templates. Selecting the entry option creates a new template and enters all elements of the payment order. Once the template is created, it can be edited and deleted. The template can also be created directly when entering a payment order by selecting the **Save as template** option and by selecting the desired outflow order in the account turnover overview and selecting the **Add to templates** option.

2.8. Documents

Under the Documents option, it is possible to download several types of documents. The documents that can be downloaded are:

- Invoice,
- Recapitulation of calculated fees for payment transactions,
- Calculation of default interest,
- Calculation of passive interest,
- Calculation of deferred passive interest

It is possible to display all types of documents or select a specific category from the drop-down menu that you want to display:

Documents

Documents

ALL DOCUMENT TYPES

Calculation of deferred passive interest

Invoice

Calculation of deferred passive interest

Passive interest calculation

Passive interest calculation

	Document date	Document ID	Download
Calculation of deferred passive interest	31.07.2026	46739	Download
Invoice	30.07.2026	46436	Download
Calculation of deferred passive interest	01.07.2026	36447	Download

Newly created documents are displayed in the "Received" category:

Documents

Documents

ALL DOCUMENT TYPES

Received 1 Archive 16

Document type

Description

Document date

Document ID

Download

Monthly invoice for payment transactions fees

Monthly invoice for payment transactions fees

31.07.2026

48559

[Download](#)

<< < 1 > >>

No. of records: 10

With each subsequent document review, the documents are displayed in the "Archive" category:

Documents

Documents

ALL DOCUMENT TYPES



Archive 16				
Document type	Description	Document date	Document ID	Download
Calculation of deferred passive interest	Calculation of deferred passive interest	31.07.2026	46726	
Passive interest calculation	Passive interest calculation	01.07.2026	36446	
Calculation of deferred passive interest	Calculation of deferred passive interest	30.06.2026	36124	
Monthly invoice for payment transactions fees	Monthly invoice for payment transactions fees	30.06.2026	37356	

2.9. Support

Selecting the **Support** option allows you to view all messages exchanged with the Bank as well as the possibility of creating a new message.

Help desk

New message

My messages 0

Product notices 0

Bank notices 0

Promotional messages 0

Notification archive

By selecting the **New message** option, in addition to the general message, it is possible to submit a request for the issuance of the Company's Solvency Report (**BON 2**), the Open Items Statement (**IOS**) and request for selling and buying foreign exchange at special rate. In case of technical difficulties when uploading payment order packages, it is also possible to send the file to the Bank for uploading:

2.10. Profile

Selecting the **Profile** option in the upper right corner of the screen opens a screen with various user settings:

Under the authorization settings, it is possible to turn on and off the Security check of the payment packages (VoP):

Security Verification of Payment Packages (VoP):

Specify whether you want a security check (VoP control) to be performed before executing payment packages.

- **Enabled** - Payment packages will always be verified (Recommended).
- **Disabled** - Payment packages will be processed without verification (at Your request).

The default setting is **enabled**.

Enable / disable security check of payment package verification (VoP)



Through the **Instant limits** option, daily and transaction limits for instant payments are set. Limits are set by first setting the **Daily limit** and then the **Transaction limit**:

Profile

Personal settingsAuthorization settingsNotification settings**Instant limits**Access logAdministration

Instant limits

Filter data

Account 	Daily limit for instant payments	Transaction limit for instant payments
HR81 2488 0011 	2.000,00 EUR 	2.000,00 EUR 

  1  

3. Logout of the application, price list of services and user guide

Logging out of BKS BizzNet is done by selecting the Logout option in the upper right corner of the screen and pressing the x mark of the selected Internet browser.

The tariff for the Bank's services in business with legal entities and instructions for using the BKS BizzNet application were published in the Bank's branches and on the Bank's website www.bks.hr.

4. Security of application use and mobile device changes

Confidential content is generally sought to be protected from unauthorized persons by encrypting it. The sender encrypts the content of the message before sending it, and the recipient decrypts it upon receipt. Potential third parties on the network can only see encrypted data. In addition to protecting the confidentiality of content, message encryption systems are also used to establish the identity of the interlocutor and to prevent unauthorized alteration of the content. HW or SW tokens are used for this purpose.

Each payment order that is created before execution is electronically signed by one or more users. This ensures undeniability, ie it makes it impossible to refute the fact of creating and sending orders.

If you suspect the misuse of your security information such as a password or the loss / theft of an authorization device (hardware or software token), please notify us as soon as possible at the contacts below. During the Bank's business hours, we will block access to your data and make changes to security data. At the time when the Bank is not working, you can, if you deem it necessary, block yourself by entering the wrong (fictitious) PIN or password 5 times in a row.

5. Contact information

Our HelpDesk support is at your service on weekdays from 8:00 to 16:00.

BKS Bank AG,
Glavna podružnica Hrvatska
Mljekarski trg 3
51 000 Rijeka

BKS BizzNet:
www.bks.hr
podrskaplatni@bks.hr
0800/257-257